

What is claimed is:

- 1 1. A method of transferring a sum of money from a  
2 customer to a beneficiary via a money-transfer service  
3 and an electronic communications network, said method  
4 comprising:
  - 5 said customer accessing said money-transfer service  
6 via said electronic communications network;  
7 transmitting a data-input document from said  
8 money-transfer service to said customer via said  
9 electronic communications network;  
10 said customer entering transaction data into said  
11 data-input document to record the amount of said sum of  
12 money to be transferred, an identification of said  
13 customer, an identification of said beneficiary, and  
14 basic payment data for said money-transfer service to use  
15 in collecting said sum of money;  
16 transmitting said transaction data from said  
17 customer to said money-transfer service via said  
18 electronic communications network;  
19 said money-transfer service collecting said sum of  
20 money in accordance with said basic payment data;  
21 providing said customer with a unique fund-pick-up  
22 code; and  
23 informing said beneficiary of said unique  
24 fund-pick-up code.

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1        2.    The method of claim 1 wherein said electronic  
2        communications network includes the Internet, and the  
3        step of accessing said money-transfer service includes  
4        transmitting an access request from said customer to said  
5        money-transfer service via said Internet.

1        3.    The method of claim 2 wherein the steps of  
2        transmitting said access request and transmitting said  
3        data-input document comprise said customer opening a web  
4        page provided by said money-transfer service.

1        4.    The method of claim 3 further including said  
2        customer having an IP (Internet Protocol) address and  
3        said money-transfer service recording said IP address in  
4        response to said customer accessing said money-transfer  
5        service.

1        5.    The method of claim 4 further including said  
2        money-transfer service creating a transaction record  
3        including said IP address, said transaction data and said  
4        unique fund-pick-up code.

1        6.    The method of claim 5 further including said  
2        money-transfer service transmitting a transaction  
3        confirmation request to said customer via said Internet.

1        7.    The method of claim 6 wherein said electronic  
2        communications network includes the PSTN (Public Switched

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3 Telephone Network), and further including said customer  
4 contacting said money-transfer service via said PSTN to  
5 obtain said unique fund-pick-up code.

1 8. The method of claim 7 further including said  
2 customer informing said beneficiary of said unique  
3 fund-pick-up code.

1 9. The method of claim 8 wherein the step of said  
2 customer contacting said money-transfer service via said  
3 PSTN includes said customer informing said money-transfer  
4 service of additional payment data.

1 10. The method of claim 9 wherein said basic payment  
2 data includes an identification of a customer account at  
3 a payment institution, and the step of informing said  
4 money-transfer service of additional payment data  
5 includes revealing a unique payment code associated with  
6 said customer account.

1 11. The method of claim 10 wherein the step of  
2 contacting said money-transfer service includes said  
3 customer communicating with an operator via said PSTN.

1 12. The method of claim 8 wherein the step of said  
2 customer entering data includes entering additional  
3 payment data.

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13. The method of claim 12 wherein said basic payment data includes an identification of a customer account at a payment institution, and the step of entering additional payment data includes entering a unique payment code associated with said customer.

14. A method of transferring a sum of money from a customer to a beneficiary via the Internet and an online money-transfer service, said method comprising:

said customer accessing said money-transfer service via said Internet and an Internet-access device;

transmitting a data-input document from said online money-transfer service to said customer via said Internet;

opening said data-input document on said  
Internet-access device;

said customer entering transaction data into said data input document to record the amount of said sum of money to be transferred, an identification of said customer, an identification of said beneficiary, and basic payment data for said online money-transfer service to use in collecting said sum of money;

transmitting said transaction data from said Internet-access device to said online money-transfer service via said Internet;

providing said customer with a unique fund-pick-up  
code; and

22           informing said beneficiary of said unique  
23           fund-pick-up code.

1           15. The method of claim 14 further including said  
2           Internet-access device having an IP (Internet Protocol)  
3           address and said online money-transfer service recording  
4           said IP address.

1           16. The method of claim 15 further including said online  
2           money-transfer service creating a transaction record  
3           including said IP address, said transaction data and said  
4           unique fund-pick-up code.

1           17. The method of claim 16 further including said online  
2           money-transfer service transmitting a transaction  
3           confirmation request to said Internet-access device via  
4           said Internet.

1           18. The method of claim 17 further including said online  
2           money-transfer service and said customer connected to the  
3           PSTN (Public Switched Telephone Network) having an ANI  
4           (automatic number identification) service for  
5           transmitting an ANI signal to a called party, and further  
6           including said customer placing a telephone call to said  
7           online money-transfer service via said PSTN to obtain  
8           said unique fund-pick-up code.

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1 19. The method of claim 18 wherein said transaction data  
2 includes the customer's telephone number, and the step of  
3 said customer placing a telephone call to said online  
4 money-transfer service includes said online  
5 money-transfer service looking for a match between said  
6 ANI signal and said customer's telephone number, and said  
7 online money-transfer service informing said customer of  
8 said unique fund-pick-up code.

1 20. The method of claim 19 further including said  
2 customer informing said beneficiary of said unique  
3 fund-pick-up code.

1 21. The method of claim 20 wherein the step of said  
2 customer placing a telephone call to said online  
3 money-transfer service includes said customer informing  
4 said online money-transfer service of additional payment  
5 data for use with said basic payment data in the step of  
6 collecting said sum of money.

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1 22. The method of claim 21 wherein said basic payment  
2 data includes an identification of a customer account at  
3 a payment institution, and the step of informing said  
4 online money-transfer service of additional payment data  
5 includes revealing a unique payment code associated with  
6 said customer account.

1 23. The method of claim 22 wherein the step of placing a  
2 telephone call to said online money-transfer service  
3 includes said customer verbally communicating with an  
4 operator via said PSTN.

1 24. The method of claim 20 wherein the step of said  
2 customer entering transaction data includes entering  
3 additional payment data for use with said basic payment  
4 data in the step of collecting said sum of money, and  
5 wherein said basic payment data includes an  
6 identification of a customer account at a payment  
7 institution and said additional payment data includes a  
8 unique payment code associated with said customer  
9 account.

1 25. A money-transfer system, for transferring a sum of  
2 money from a customer to a beneficiary, comprising:  
3 an electronic communications network;  
4 a money-transfer service connected to said  
5 electronic communications network, said money-transfer  
6 service including document means, for transmitting

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7 transaction documents to said customers via said  
8 electronic communications network, and database means,  
9 for storing transaction data received via said electronic  
10 communications network, and wherein said transaction data  
11 includes the amount of said sum of money to be  
12 transferred, an identification of said customer, an  
13 identification of said beneficiary, basic payment data  
14 for said money-transfer service to use in collecting said  
15 sum of money, and a fund-pick-up code; and

16 a plurality of customer communication systems  
17 connected to said electronic communications network, each  
18 of said customer communication systems comprising an  
19 access means, for receiving said transaction documents  
20 and said fund-pick-up code from said money-transfer  
21 service, a data-input means, for inputting transaction  
22 data into said transaction documents, a transmission  
23 means, for transmitting transaction data to said  
24 money-transfer service via said electronic communications  
25 network, a fund-pick-up means, for receiving said  
26 fund-pick-up code, and a beneficiary means, for informing  
27 said beneficiary of said fund-pick-up code.

1 26. The system of claim 25 wherein said electronic  
2 communications network includes the Internet and each of  
3 said customer communication systems includes an  
4 Internet-access apparatus.

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27. The system of claim 26 wherein said Internet-access apparatus includes a web browser and a display, said money-transfer service includes a web-based server, and said document means includes means for transmitting said transaction documents as HTML (Hypertext Markup Language) documents capable of being rendered on said display via said web browser.

28. The system of claim 27 wherein said electronic communications network includes the PSTN (Public Switched Telephone Network) and each of said customer communication systems includes a DTMF (Dual-Tone, Multiple Frequency) access device connected to said PSTN.

29. The system of claim 28 wherein said server includes means for communicating with said customer via said PSTN and said DTMF access device to receive additional payment data via DTMF signals, and to provide said customer with said fund-pick-up number via an audio transmission to said DTMF access device.

30. The system of claim 29 wherein said PSTN includes an ANI (automatic number identification) signal generator, said identification of said customer includes a customer's telephone number and IP (Internet protocol) address, and said server includes means for matching said ANI signal with said customer's telephone number.